

Information to identify the case:

Debtor 1	Robert A Raineri	Social Security number or ITIN xxx-xx-4325
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Jennifer L Raineri	Social Security number or ITIN xxx-xx-1798
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 2/23/18
Case number:	18-20672-GLT	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert A Raineri	Jennifer L Raineri
2. All other names used in the last 8 years		
3. Address	611 Harvester Dr Oakdale, PA 15071	611 Harvester Dr Oakdale, PA 15071
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 400 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteeewdp.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/2/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 7, 2018 at 10:00 AM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 7/6/18
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/4/18
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/22/18
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/7/18 at 10:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert A Raineri
 Jennifer L Raineri
 Debtors

Case No. 18-20672-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309I

Page 1 of 3
 Total Noticed: 67

Date Rcvd: Apr 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018.

db/jdb +Robert A Raineri, Jennifer L Raineri, 611 Harvester Dr, Oakdale, PA 15071-9393
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winneour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 14779701 +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
 14779704 +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
 14779727 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Mabt/contfin, Pob 8099, Newark, DE 19714)
 14779710 +Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 14779712 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 14779713 +Citifinancial, 605 Munn Road, Fort Mill, SC 29715-8421
 14802022 +Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
 14779730 +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
 14802027 North Fayette, C/O Jordan Tax, Canonsburg, Canonsburg, PA 15317
 14802029 +PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17108-0788
 14779733 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180
 14779749 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609
 14779750 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Apr 03 2018 02:49:46 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 400, Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2018 02:50:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 03 2018 02:50:23
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14782804 EDI: GMACFS.COM Apr 03 2018 06:33:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 14779702 +EDI: GMACFS.COM Apr 03 2018 06:33:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14779703 +E-mail/Text: bk@avant.com Apr 03 2018 02:50:47 Avant, 222 N. Lasalle Suite 170,
 Chicago, IL 60601-1101
 14779705 +EDI: TSYS2.COM Apr 03 2018 06:34:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14779706 EDI: CAPITALONE.COM Apr 03 2018 06:34:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14779707 +EDI: CAPITALONE.COM Apr 03 2018 06:34:00 Capital One, Po Box 5253,
 Carol Stream, IL 60197-5253
 14779708 +EDI: CAPITALONE.COM Apr 03 2018 06:34:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14779709 +EDI: CAPONEAUTO.COM Apr 03 2018 06:35:00 Capital One Auto Finan, 3901 Dallas Pkwy,
 Plano, TX 75093-7864
 14779711 +EDI: CHASE.COM Apr 03 2018 06:34:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14779714 +EDI: WFNNB.COM Apr 03 2018 06:34:00 Comenity Bank/express, Po Box 182789,
 Columbus, OH 43218-2789
 14779715 +EDI: WFNNB.COM Apr 03 2018 06:34:00 Comenity Bank/lnbryant, Po Box 182789,
 Columbus, OH 43218-2789
 14779716 +EDI: WFNNB.COM Apr 03 2018 06:34:00 Comenitybank/victoria, Po Box 182789,
 Columbus, OH 43218-2789
 14779717 +EDI: RCSFNBMARIN.COM Apr 03 2018 06:34:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 14779718 +EDI: RCSFNBMARIN.COM Apr 03 2018 06:34:00 Creditonebnk, Po Box 98875,
 Las Vegas, NV 89193-8875
 14784468 EDI: DISCOVER.COM Apr 03 2018 06:34:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14779719 +EDI: DISCOVER.COM Apr 03 2018 06:34:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14779720 +EDI: TSYS2.COM Apr 03 2018 06:34:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14781192 EDI: FORD.COM Apr 03 2018 06:33:00 Ford Motor Credit Company LLC, PO Box 62180,
 Colorado Springs, CO 80962
 14779721 +EDI: AMINFOFP.COM Apr 03 2018 06:34:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 14779722 +EDI: FORD.COM Apr 03 2018 06:33:00 Frd Motor Cr, Po Box Box 542000,
 Omaha, NE 68154-8000
 14779723 +E-mail/Text: bankruptcy@huntington.com Apr 03 2018 02:50:22 Huntington Mortgage Co,
 Po Box 1558, Columbus, OH 43216-1558
 14802020 EDI: IRS.COM Apr 03 2018 06:35:00 Internal Revenue Service, Insolvency Unit, PO Box 628,
 Pittsburgh, PA 15230

District/off: 0315-2

User: dkam
Form ID: 309I

Page 2 of 3
Total Noticed: 67

Date Rcvd: Apr 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14779724 +E-mail/Text: BKRMailOPS@weltman.com Apr 03 2018 02:50:03 Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14779725 +EDI: CBSKOHLS.COM Apr 03 2018 06:34:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14779726 +E-mail/Text: bk@lendingclub.com Apr 03 2018 02:50:44 Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14779728 +EDI: MERRICKBANK.COM Apr 03 2018 06:33:00 Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14779729 +EDI: PHINGENESIS Apr 03 2018 06:35:00 Midamerica/milestone/g, Po Box 4499, Beaverton, OR 97076-4499
14779731 +EDI: AGFINANCE.COM Apr 03 2018 06:33:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
14779732 +EDI: AGFINANCE.COM Apr 03 2018 06:33:00 Onemain Financial, Po Box 499, Hanover, MD 21076-0499
14780164 +EDI: PRA.COM Apr 03 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14779734 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 03 2018 02:48:01 Regional Finance Corp, 550 Ohio Unit F, Cincinnati, OH 45255-3472
14779735 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb Home, Po Box 965036, Orlando, FL 32896-5036
14779736 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14779737 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14779738 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/bp, Po Box 965024, Orlando, FL 32896-5024
14779739 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14779740 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/citgo, 4125 Windard Plaza, Alpharetta, GA 30005-8738
14779741 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14779742 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/levin Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14779743 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14779744 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14779745 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14779746 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/score Rewards, Po Box 965005, Orlando, FL 32896-5005
14779747 +EDI: RMSC.COM Apr 03 2018 06:35:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14779748 +EDI: CITICORP.COM Apr 03 2018 06:34:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14779751 +EDI: BLUESTEM Apr 03 2018 06:35:00 Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 49

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802005* +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
14802006* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14802007* +Avant, 222 N. Lasalle Suite 170, Chicago, IL 60601-1101
14802008* +Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14802009* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14802010* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14802011* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14802012* +Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
14802013* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14802014* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14802015* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14802016* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14802017* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14802018* +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
14802019* +Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14802021* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14802023* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14802024* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14802025* +Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14802026* +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177
14802028* +Onemain, Po Box 1010, Evansville, IN 47706-1010
14802030* +Pnc Bank, N.A., Po Box 3180, Pittsburgh, PA 15230-3180
14802031* +Syncb Home, Po Box 965036, Orlando, FL 32896-5036
14802032* +Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14802033* +Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14802034* +Syncb/bp, Po Box 965024, Orlando, FL 32896-5024
14802035* +Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14802036* +Syncb/citgo, 4125 Windard Plaza, Alpharetta, GA 30005-8738
14802037* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

District/off: 0315-2

User: dkam
Form ID: 309I

Page 3 of 3
Total Noticed: 67

Date Rcvd: Apr 02, 2018

***** BYPASSED RECIPIENTS (continued) *****
14802038* +Syncb/levin Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14802039* +Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14802040* +Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14802041* +Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14802042* +Syncb/score Rewards, Po Box 965005, Orlando, FL 32896-5005
14802043* +Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14802044* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14802045* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
14802046* +Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTALS: 1, * 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
Lawrence W. Willis on behalf of Joint Debtor Jennifer L Raineri ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Debtor Robert A Raineri ecf@westernpabankruptcy.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trustee.wdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6